Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 1 of 47

	States Bankı rthern District						Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Dominick, Gerald Lee Jr.					ebtor (Spouse) lean Marie		Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and		n the last 8 years:
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)	ayer I.D. (ITIN)/Com	plete EIN	(if more	our digits of than one, state	all)	Individual-T	axpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, 2615 Forestwood Drive McHenry, IL	and State):	ZIP Code	Street 261	Address of	Joint Debtor wood Driv		eet, City, and State):  ZIP Code
County of Residence or of the Principal Place of		60051	Count	v of Reside	nce or of the	Principal Pla	ce of Business:
McHenry	r Business.			Henry	nee or or the	i imeipai i ia	ce of Business.
Mailing Address of Debtor (if different from str	eet address):		Mailin	g Address	of Joint Debto	or (if differen	t from street address):
	_	ZIP Code					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	r		<u> </u>				
Type of Debtor		of Business					tcy Code Under Which
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care Bu☐ Single Asset Rein 11 U.S.C. § 1☐ Railroad☐ Stockbroker☐ Commodity Bro☐ Clearing Bank☐ Other	eal Estate as de 101 (51B)	efined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Ch of :	ed (Check one box)  apter 15 Petition for Recognition a Foreign Main Proceeding apter 15 Petition for Recognition a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests:		mpt Entity		_			of Debts one box)
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Check box Debtor is a tax-ex under Title 26 of Code (the Interna	the United State	s	defined "incurr	re primarily co I in 11 U.S.C. § ed by an indivi- nal, family, or I	101(8) as dual primarily	
Filing Fee (Check one box	x)	Check one		11.1 .	•	ter 11 Debto	
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor's agg are less than Check all applicable.				egate nonco \$2,490,925 (as boxes: ag filed with	ness debtor as d ntingent liquida amount subject this petition.	efined in 11 U  tted debts (excl	S.C. § 101(51D).  uding debts owed to insiders or affiliates) on 4/01/16 and every three years thereafter,
attach signed application for the court's considerat	non. See Official Form 5	□ Acc			ere solicited process. S.C. § 1126(b).	epetition from	one or more classes of creditors,
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt properthere will be no funds available for distribute	erty is excluded and	administrative		es paid,		THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000 10,000		] 5,001- 0,000	50,001- 100,000	OVER 100,000		
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to	00,000,001 \$500 illion	\$500,000,001 to \$1 billion			
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion			

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main

Document Page 2 of 47

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): **Voluntary Petition** Dominick, Gerald Lee Jr. (This page must be completed and filed in every case) Dominick, Jean Marie All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Scott A. Bentley October 19, 2015 Signature of Attorney for Debtor(s) (Date) Scott A. Bentley Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: **Exhibit D** also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

**B1** (Official Form 1)(04/13)

**Voluntary Petition** 

Name of Debtor(s):

Dominick, Gerald Lee Jr.

### Dominick, Jean Marie Signatures

## (This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Gerald Lee Dominick, Jr.

Signature of Debtor Gerald Lee Dominick, Jr.

## X /s/ Jean Marie Dominick

Signature of Joint Debtor Jean Marie Dominick

Telephone Number (If not represented by attorney)

#### October 19, 2015

Date

#### Signature of Attorney\*

#### X /s/ Scott A. Bentley

Signature of Attorney for Debtor(s)

#### Scott A. Bentley 6191377

Printed Name of Attorney for Debtor(s)

#### Law Office of Scott A. Bentley

Firm Name

5435 Bull Valley Road Suite 318 McHenry, IL 60050

Address

## Email: scottbentleylaw@gmail.com

815-385-0669 Fax: 815-578-1068

## Telephone Number

October 19, 2015 Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

## Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 4 of 47

B 1D (Official Form 1, Exhibit D) (12/09)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Gerald Lee Dominick, Jr. Jean Marie Dominick		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 5 of 47

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.  Page	2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or	
through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Gerald Lee Dominick, Jr.	
Gerald Lee Dominick, Jr.	
Date: October 19, 2015	

## Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 6 of 47

B 1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Gerald Lee Dominick, Jr. Jean Marie Dominick		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 7 of 47

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
statement.] [Must be accompanied by a motion for dete ☐ Incapacity. (Defined in 11 U.S.C. § 10 mental deficiency so as to be incapable of realized financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 10	09(h)(4) as impaired by reason of mental illness or zing and making rational decisions with respect to 09(h)(4) as physically impaired to the extent of being a credit counseling briefing in person, by telephone, or
☐ 5. The United States trustee or bankruptcy ad requirement of 11 U.S.C. § 109(h) does not apply in the	Iministrator has determined that the credit counseling is district.
I certify under penalty of perjury that the in	formation provided above is true and correct.
Signature of Debtor: /s	/ Jean Marie Dominick ean Marie Dominick
Date: October 19, 2015	

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 8 of 47

B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Gerald Lee Dominick, Jr.,		Case No.	
	Jean Marie Dominick			
		Debtors	Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	125,000.00		
B - Personal Property	Yes	4	58,600.93		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		131,046.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		45,320.97	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,341.84
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,099.32
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	183,600.93		
			Total Liabilities	176,366.97	

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 9 of 47

B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Gerald Lee Dominick, Jr.,		Case No.	
	Jean Marie Dominick			
_		Debtors	Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 12)	4,341.84
Average Expenses (from Schedule J, Line 22)	3,099.32
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	4,674.58

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		2,189.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		45,320.97
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		47,509.97

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 10 of 47

B6A (Official Form 6A) (12/07)

In re	Gerald Lee Dominick, Jr.,	Case No.	
	Jean Marie Dominick		

**Debtors** 

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Residence	Residence	J	125,000.00	113,857.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **125,000.00** (Total of this page)

Total > **125,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 11 of 47

B6B (Official Form 6B) (12/07)

In re	Gerald Lee Dominick, Jr.,	Case No.
	Jean Marie Dominick	

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Location: 2615 Forestwood Drive, McHenry IL 6005	1 J	205.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,	Harris Bank 3800 Golf Road Rolling Meadows, IL 60008	J	0.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Wonder Lake State Bank P.O. Box 350 Wonder Lake, IL 60097-0350	W	400.00
		McHenry Savings Bank 353 Bank Drive McHenry, IL 60050	Н	12.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods and furnishings Location: 2615 Forestwood Drive, McHenry IL 6005	J 1	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, pictures and other art objects. Location: 2615 Forestwood Drive, McHenry IL 6005	J 1	100.00
6.	Wearing apparel.	Wearing Apparel Location: 2615 Forestwood Drive, McHenry IL 6005	J 1	100.00
7.	Furs and jewelry.	Furs and Jewelry Location: 2615 Forestwood Drive, McHenry IL 6005	J 1	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	Firearms, sports, photographic and other equipment. Location: 2615 Forestwood Drive, McHenry IL 6005	J 1	10.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
		(Total	Sub-Tota of this page)	al > <b>2,877.00</b>

**3** continuation sheets attached to the Schedule of Personal Property

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 12 of 47

B6B (Official Form 6B) (12/07) - Cont.

In re	Gerald Lee Dominick, Jr.
	Jean Marie Dominick

Case No.		

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		pton
akeview Parkway	w	37,723.93
		al > <b>37,723.93</b>
	al Light Group Plan & Trust .akeview Parkway Hills, IL	_akeview Parkway

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 13 of 47

B6B (Official Form 6B) (12/07) - Cont.

In re	Gerald Lee Dominick, Jr.,
	Jean Marie Dominick

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

ther contingent and unliquidated aims of every nature, including a refunds, counterclaims of the btor, and rights to setoff claims. Eve estimated value of each.  Intents, copyrights, and other tellectual property. Give rticulars.  It censes, franchises, and other neral intangibles. Give	x x		
tellectual property. Give rticulars.			
	X		
rticulars.			
instomer lists or other compilations intaining personally identifiable formation (as defined in 11 U.S.C. 101(41A)) provided to the debtor individuals in connection with staining a product or service from the debtor primarily for personal, mily, or household purposes.	X		
utomobiles, trucks, trailers, and her vehicles and accessories.	2012 KIA Optima Location: 2615 Forestwood Drive, McHenry IL 6005	J I	15,000.00
	2007 Pontiac G6 Location: 2615 Forestwood Drive, McHenry IL 6005	J I	2,500.00
oats, motors, and accessories.	х		
rcraft and accessories.	x		
ffice equipment, furnishings, and pplies.	x		
achinery, fixtures, equipment, and pplies used in business.	Hand Tools Location: 2615 Forestwood Drive, McHenry IL 6005	J I	500.00
ventory.	x		
nimals.	x		
ops - growing or harvested. Give rticulars.	х		
rming equipment and uplements.	X		
rm supplies, chemicals, and feed.	X		
	/Total	Sub-Tot	al > 18,000.00
in the national and the	estimation as the compilations of the compilations of the compilations of the compilations of the compilation (as defined in 11 U.S.C. (0.01(41A)) provided to the debtor individuals in connection with the compilation of th	neral intangibles. Give rticulars.  Istomer lists or other compilations nataining personally identifiable commation (as defined in 11 U.S.C. 01(41A)) provided to the debitor individuals in connection with taining a product or service from debtor primarily for personal, mily, or household purposes.  Itomobiles, trucks, trailers, and her vehicles and accessories.  Itomobiles, trucks, trailers, and Location: 2615 Forestwood Drive, McHenry IL 6005/2007 Pontiac G6 Location: 2615 Forestwood Drive, McHenry IL 6005/2015 Forestw	neral intangibles. Give reticulars.  X  X  Stomer lists or other compilations nataining personally identifiable formation (as defined in 11 U.S.C. 01(41A)) provided to the debtor individuals in connection with taining a product or service from debtor primarily for personal, mily, or household purposes.  Itomobiles, trucks, trailers, and her vehicles and accessories.  2012 KIA Optima Location: 2615 Forestwood Drive, McHenry IL 60051  2007 Pontiac G6 Location: 2615 Forestwood Drive, McHenry IL 60051  ats, motors, and accessories.  X  Treraft and accessories.  X  X  X  X  X  X  X  X  X  X  X  X  X

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Page 14 of 47 Document

B6B (Official Form 6B) (12/07) - Cont.

In re Gerald Lee Dominick, Jr.,			Cas	Case No		
	Jean Marie Dominick					
_			Debtors			
	1		PERSONAL PROPERTY ntinuation Sheet)	<i>Y</i>		
	Type of Property	N O N Descri	ption and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	

35. Other personal property of any kind not already listed. Itemize. X

> Sub-Total > (Total of this page)

0.00

Total >

58,600.93

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 15 of 47

B6C (Official Form 6C) (4/13)

In re Gerald Lee Dominick, Jr., Jean Marie Dominick

Best Case Bankruptcy

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)	cck if debtor claims a homestead exemption that exceeds 5,675. (Amount subject to adjustment on 4/1/16, and every three years thereafted with respect to cases commenced on or after the date of adjustment.)			
Description of Property	Specify Law Providing Each Exemption	7	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Wonder Lake State Bank P.O. Box 350 Wonder Lake, IL 60097-0350	Certificates of Deposit 735 ILCS 5/12-1001(b)		400.00	400.00
McHenry Savings Bank 353 Bank Drive McHenry, IL 60050	735 ILCS 5/12-1001(b)		12.00	12.00
Household Goods and Furnishings Household goods and furnishings Location: 2615 Forestwood Drive, McHenry IL 60051	735 ILCS 5/12-1001(b)		2,000.00	2,000.00
Books, Pictures and Other Art Objects; Collectible Books, pictures and other art objects. Location: 2615 Forestwood Drive, McHenry IL 60051	es 735 ILCS 5/12-1001(d)		100.00	100.00
Wearing Apparel Wearing Apparel Location: 2615 Forestwood Drive, McHenry IL 60051	735 ILCS 5/12-1001(a)		100.00	100.00
Furs and Jewelry Furs and Jewelry Location: 2615 Forestwood Drive, McHenry IL 60051	735 ILCS 5/12-1001(b)		50.00	50.00
Firearms and Sports, Photographic and Other Ho Firearms, sports, photographic and other equipment. Location: 2615 Forestwood Drive, McHenry IL 60051	bby Equipment 735 ILCS 5/12-1001(b)		10.00	10.00
Interests in IRA, ERISA, Keogh, or Other Pension Chemical Light Group Plan & Trust 300 N. Lakeview Parkway Vernon Hills, IL	or Profit Sharing Plans 735 ILCS 5/12-1006		37,723.93	37,723.93
Automobiles, Trucks, Trailers, and Other Vehicles 2007 Pontiac G6 Location: 2615 Forestwood Drive, McHenry IL 60051	735 ILCS 5/12-1001(c)		2,500.00	2,500.00
Machinery, Fixtures, Equipment and Supplies Use Hand Tools Location: 2615 Forestwood Drive, McHenry IL 60051	ed in Business 735 ILCS 5/12-1001(d)		500.00	500.00
		Total:	43,395.93	43,395.93

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Page 16 of 47 Document

B6D (Official Form 6D) (12/07)

In re	Gerald Lee Dominick, Jr.,
	Jean Marie Dominick

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

(See instructions above.)	E B T	Hu H	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  Car Loan				AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx0592			Car Loan		E			
KIA Motor Finance 10550 Talbert Avenue P.O. Box 20835 Fountain Valley, CA 92708-0835		J	2012 KIA Optima Location: 2615 Forestwood Drive, McHenry IL 60051		D			
			Value \$ 15,000.00				17,189.00	2,189.00
Account No. xxxxxxxxx6160  Quicken Loans			First Mortgage  Residence Location: 2615 Forestwood Drive,					
1050 Woodward Avenue Detroit, MI 48226		J	McHenry IL 60051					
			Value \$ 125,000.00				113,857.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
O continuation sheets attached Subtotal (Total of this page)							131,046.00	2,189.00
Total (Report on Summary of Schedules) 131,046.00 2,189.00								2,189.00

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 17 of 47

B6E (Official Form 6E) (4/13)

In re	Gerald Lee Dominick, Jr.,	Case No.
	Jean Marie Dominick	

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 18 of 47

B6F (Official Form 6F) (12/07)

In re	Gerald Lee Dominick, Jr.,		Case No.	
	Jean Marie Dominick			
_		Debtors	,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	II.	77-07-D4-	ĮΨ	AMOUNT OF CLAIM
Account No. xxxxxxx5060			Credit card purchases	Ť	T E		
Alliance One 4850 Street Road Ste 300 Feasterville Trevose, PA 19053		w			D		3,159.99
Account No. xxxx0714			Hospital Stay	$\vdash$	Н	┢	
BCA Financial Services Inc. 18001 Old Cutler Road Suite 462 Miami, FL 33157-6437		J					1,134.00
Account No. xxxxxx0602			Overdraft protection loan	$\vdash$	Н	┢	
BMO Harris Bank P.O. Box 4320 Carol Stream, IL 60197-4320		J	Over all all protestion loan				1,546.66
Account No. xxxxxxxxxxx7222			Credit card purchases		Г		
Capital One - Menards P.O. Box 30253 Salt Lake City, UT 84130		w					1,244.41
Subtotal							
_4 continuation sheets attached			(Total of t				7,085.06

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 19 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Gerald Lee Dominick, Jr.,	Case No.
	Jean Marie Dominick	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	I c	Гни	sband, Wife, Joint, or Community	T <sub>C</sub>	Lu	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGERF	L Q	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-2255			Credit card purchases	Т	E		
Capital One Bank P.O. Box 30281 Salt Lake City, UT 84130-0281		Н			D		1,810.00
Account No. <b>xx031H</b>	╁		Hospital Equipment	+			
Certified Services 1733 Washington Street Ste. 201 Waukegan, IL 60085		н					51.00
Account No. xxxxxxxxxxx8915	╁	_	Credit card purchases	_		-	0.100
Comenity - Meijer P.O. Box 659823 San Antonio, TX 78265-9123		Н					2,709.34
Account No. xxxx-xxxx-xxxx-1978	╁		Credit card purchases	+			_,,
Comenity Bank - Meijer Mastercard P.O. Box 182789 Columbus, OH 43218		w					3,876.66
Account No. xxxx-xxxx-xxxx-5622	+		Credit card purchases	+	_	-	3,070.00
Four Seasons - VISA 800 Walnut Street Des Moines, IA 50309		w					
							6,537.68
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Sub this			14,984.68

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 20 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Gerald Lee Dominick, Jr.,	Case No.
	Jean Marie Dominick	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.		I I Will I I I I I I I I I I I I I I I I I I	1-	1	I =	i
CREDITOR'S NAME,	CODEBTO	l 1	sband, Wife, Joint, or Community	CONT	N	D I	
MAILING ADDRESS	DE	Н	DATE CLAIM WAS INCURRED AND	N	ŀ	S P U	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM		Q	Ų	A MOUNTE OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	6	C	IS SUBJECT TO SETOFF, SO STATE.	G	۱ĭ	T E D	AMOUNT OF CLAIM
·	R			N G E N T	UNLIQUIDATE	D	
Account No. xxxxx0000			Garbage Disposal	T	T E D		
One of the december of the				$\vdash$	10	┢	
Groot Industries, Inc.		w					
P.O. Box 1325		VV					
Elk Grove Village, IL 60009-1325							
							64.08
Account No. xx-x0893			Medical Services				
Retina Consultants Ltd.							
2454 E. Dempster Ste. 400		J					
Des Plaines, IL 60016-5320		ľ					
Des Plaines, iL 60016-5320							
							301.30
Account No. 305		П	Dentistry	$\dagger$			
Smile Center of Dr. Yong							
714 S. Butterfield Road		н					
Mundelein, IL 60060							
							512.70
Account No. xxxx-xxxx-xxxx-2608	╁		Credit card purchases	+			
OVALOR DRAG							
SYNCB - BP Visa	1	$  \cdot  $					
P.O. Box 965024	1	J					
Orlando, FL 32896-5015	1						
		Ц		$\perp$			2,579.89
Account No. xxxxxxxxxxxx9380	1		Credit card purchases				
CVNCD Walmant							
SYNCB - Walmart	1	اررا			1		
P.O. Box 965024	1	Н					
Orlando, FL 32896-5024	1						
	1						
							5,034.79
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of				Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				8,492.76
Creditors froming Onsecuted Nonphority Claims			(Total of	uns	Pas	50)	

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 21 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Gerald Lee Dominick, Jr.,	Case No.
	Jean Marie Dominick	

## Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	UN	D I S P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE BTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	1 ()	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx498			Credit card purchases	٦	E	1	
Synchrony Bank - Ashley Furniture P.O. Box 965036 Orlando, FL 32896		w					405.00
Account No. xxxxxxxxxxx9793			Credit card purchases				405.00
Synchrony Bank - Care Credit P.O. Box 960061 Orlando, FL 32896-0061		н					983.18
Account No. xxxxxxxxxxx8846	+	-	Credit card purchases	+	+	-	303.10
Synchrony Bank - Care Credit P.O. Box 965036 Orlando, FL 32896		w					
Account No. xxxxxxxxxxxx2553			Credit card purchases	+	_		387.96
Synchrony Bank - Home Design P.O. Box 965036 Orlando, FL 32896		w					
Account No. xxxxxxx6681	+		Credit card purchases	_			5,821.53
TD Bank USA - Target 3701 Wayzata Boulevard #M56C Minneapolis, MN 55416-3401		н	,				
							578.10
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f	•	(Total of	Sub			8,175.77

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 22 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Gerald Lee Dominick, Jr.,	Case No
	Jean Marie Dominick	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLIQUIDATED CODEBTOR CONFINGENT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, w CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Credit card purchases Account No. xxxxxxxxxxxx9380 Walmart/Synchrony Bank W P.O. Box 530297 Atlanta, GA 30353-0927 6,582.70 Account No. Account No. Account No. Account No. Sheet no. 4 of 4 sheets attached to Schedule of Subtotal 6,582.70 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total 45,320.97 (Report on Summary of Schedules)

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 23 of 47

B6G (Official Form 6G) (12/07)

In re	Gerald Lee Dominick, Jr.,	Case No.
	Jean Marie Dominick	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 24 of 47

B6H (Official Form 6H) (12/07)

In re	Gerald Lee Dominick, Jr.,	Case No.
	Jean Marie Dominick	

Debtors

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 25 of 47

	in this information to identify your								
Del	btor 1 Gerald Lee	Dominick, Jr.			_				
	btor 2 Jean Marie buse, if filing)	Dominick			_				
Uni	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	T OF ILLINOIS						
_	se number nown)					Check if this is:  An amende  A supplement	ed filing ent show	ing post-petition following date:	
O.	fficial Form B 6I							iollowing date.	
	chedule I: Your Inc	ome				MM / DD/ Y	YYY		12/13
spo	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	ur spouse is not filing wi On the top of any additi	th you, do not inclu	ude info	rmatio	on about your spe	ouse. If	more space is	needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-	filing spouse	
	If you have more than one job,	E	☐ Employed			■ Emplo	oyed		
	attach a separate page with information about additional	Employment status	■ Not employed			☐ Not e	☐ Not employed		
	employers.	Occupation				Purcha	sing Aç	gent	
	Include part-time, seasonal, or self-employed work.	Employer's name				Chemic Noveltic		t/Windy City	
	Occupation may include student or homemaker, if it applies.	Employer's address						Parkway L 60061	
		How long employed to	nere?			<u>1</u>	5 1/2 ye	ears	
Par	Give Details About Mo	nthly Income							
	imate monthly income as of the ouse unless you are separated.	date you file this form. If	you have nothing to	report fo	r any	ine, write \$0 in the	space.	Include your no	n-filing
	ou or your non-filing spouse have me space, attach a separate sheet to		ombine the information	on for all	emple	oyers for that perso	on on the	e lines below. If	you need
						For Debtor 1		ebtor 2 or iling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	4,674.58	
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$	0.00	\$	4,674.58	

# Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 26 of 47

Debte Debte		Gerald Lee Dominick, Jr. Jean Marie Dominick	_	Case number (if known	)		
				For Debtor 1	For Debto	spouse	
	Cop	by line 4 here	4.	\$0.00	<u> </u>	<u>4,674.58</u>	
5.	List	all payroll deductions:					
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$ 0.00	\$	1,191.67	
	5b.	Mandatory contributions for retirement plans	5b.	\$ 0.00		0.00	
	5c.	Voluntary contributions for retirement plans	5c.	\$ 0.00	<b>5</b> \$	234.00	
	5d.	Required repayments of retirement fund loans	5d.	\$ 0.00	\$	0.00	
	5e.	Insurance	5e.	\$ 0.00	\$	216.67	
	5f.	Domestic support obligations	5f.	\$0.00		0.00	
	5g.	Union dues	5g.	\$0.00		0.00	
	5h.	Other deductions. Specify:	5h.+	\$0.00	<b>)</b> + \$	0.00	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$0.00	<b>o</b> \$	1,642.34	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	<u> </u>	3,032.24	
8.	List 8a.	All other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
	01	monthly net income.	8a.	\$ 0.00	_	0.00	
	8b.	Interest and dividends	8b.	\$0.00	<u> </u>	0.00	
	8c.	Family support payments that you, a non-filing spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$		0.00	
	8d.	Unemployment compensation	8d.	\$0.00		0.00	
	8e.	Social Security	8e.	\$1,309.60	<u> </u>	0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	ce 8f.	\$ 0.00		0.00	
	8g.	Pension or retirement income	8g.	\$0.00		0.00	
	8h.	Other monthly income. Specify:	8h.+	\$ 0.00	+ \$	0.00	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$1,309.60	\$	0.00	
10	Cal	culate monthly income. Add line 7 + line 9.	10. \$	1,309.60 +	¢ 2.022.2	4 4 244	
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.   φ_	1,309.60	\$ 3,032.24	4 = \$ 4,341	.04
11.	State Inclination other Do i	the all other regular contributions to the expenses that you list in Schedu ude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are notify:	ur depen	•	•		.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reserve that amount on the Summary of Schedules and Statistical Summary of Cerlies					.84
						Combined monthly incom	ne
13.	Do	you expect an increase or decrease within the year after you file this for	m?				-
		No.					
		Yes. Explain:					

# Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 27 of 47

Fill	n this informa	ation to identify y	our case:					
Deb	tor 1	Gerald Lee [	<u> Dominick</u>	, Jr.		Che	ck if this is:	
					_		An amended filing	
Debt	or 2 use, if filing)	Jean Marie [	<u> Dominick</u>					wing post-petition chapter the following date:
(Эрс	iuse, ii iiiiiig)						10 0xp011000 do 01	the following date.
Unite	ed States Bank	ruptcy Court for the:	NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)						A separate filing for 2 maintains a separate	or Debtor 2 because Debtor
(II KI	iowii)						Z mamams a sepa	arate nousenoid
Of	ficial Fo	orm B 6J						
		J: Your	_ Exper	nses				12/13
Be	as complete	and accurate as	s possible	. If two married people a				or supplying correct
				ach another sheet to this	form. On the top of a	ny addit	ional pages, write	your name and case
nun	nber (it know	n). Answer eve	ry questio	n.				
Part		ribe Your House	hold					
1.	Is this a joi	nt case?						
	☐ No. Go t	o line 2.						
	Yes. Do	es Debtor 2 live	in a separ	rate household?				
		<b>1</b> 0						
	ΠY	es. Debtor 2 mu	st file a se	parate Schedule J.				
2.	Do you hav	e dependents?	■ No					
	Do not list Dand Debtor		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	' names.						☐ Yes
								□ No
								☐ Yes
								□ No
								☐ Yes
								□ No
2	Da vaur av	nanaaa inaluda	_				_	☐ Yes
3.		penses include of people other t	han _	No				
		d your depende		Yes				
Den	- O. Fotim	V O	n a Manth	l. C.manaaa				
Part		nate Your Ongoi		ıy Expenses uptcy filing date unless y	ou are using this for	m as a s	unnlement in a Ch	anter 13 case to report
								of the form and fill in the
app	licable date.							
Incl	ude expense	es paid for with	non-cash	government assistance i	f vou know			
the	value of suc	h assistance an		cluded it on Schedule I:			.,	
(Off	icial Form 6	l.)					Your exp	enses
4.		or home owners		nses for your residence. I	nclude first mortgage	4.	\$	1,010.00
		ded in line 4:	. g. 5 an a				-	
		estate taxes		, .		4a.	·	0.00
		erty, homeowner's				4b.	· -	0.00
		e maintenance, re eowner's associa		upkeep expenses		4c. 4d.	·	50.00
5.				oominium dues <b>our residence,</b> such as ho	me equity loans	4a. 5.	·	0.00 0.00

# Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 28 of 47

Debtor 1 Debtor 2	Gerald Lee Dominick, Jr. Jean Marie Dominick	Case num	ber (if known)	
	ties:			
6a.	Electricity, heat, natural gas	6a.		200.00
6b.	Water, sewer, garbage collection	6b.		20.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		200.00
6d.	Other. Specify:	6d.	· ·	0.00
	d and housekeeping supplies	7.	·	500.00
_	dcare and children's education costs	8.		0.00
	hing, laundry, and dry cleaning	9.	*	30.00
	sonal care products and services	10.		45.00
	lical and dental expenses	11.	\$	100.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	\$	250.00
	not include car payments.  ertainment, clubs, recreation, newspapers, magazines, and books	13.	· ·	20.00
	ritable contributions and religious donations	14.		40.00
	rrance.	14.	Ψ	40.00
	not include insurance deducted from your pay or included in lines 4 or 20.			
15a	Life insurance	15a.	\$	79.00
15b	Health insurance	15b.	\$	0.00
15c	Vehicle insurance	15c.	\$	160.00
15d	Other insurance. Specify:	15d.	\$	0.00
Tax Spe	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
	allment or lease payments:		Ψ	0.00
	Car payments for Vehicle 1	17a.	\$	395.32
	Car payments for Vehicle 2	17b.	\$	0.00
	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.		0.00
	r payments of alimony, maintenance, and support that you did not report as ucted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18.	\$	0.00
	er payments you make to support others who do not live with you.		\$	0.00
	cify:	19.		0.00
	er real property expenses not included in lines 4 or 5 of this form or on Sch		our Income.	
	Mortgages on other property	20a.		0.00
20b	Real estate taxes	20b.	\$	0.00
20c	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	Homeowner's association or condominium dues	20e.	\$	0.00
Oth	er: Specify:	21.	+\$	0.00
	r monthly expenses. Add lines 4 through 21.	22.	\$	3,099.32
	result is your monthly expenses.			
	culate your monthly net income.	22	Φ.	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	· .	4,341.84
236	Copy your monthly expenses from line 22 above.	23b.	-\$	3,099.32
23c	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	1,242.52
For e				or decrease because of a
Exp				

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 29 of 47

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Jean Marie Dominick		Case No.	
		Debtor(s)	Chapter	7

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consheets, and that they are true and correct to the best of my knowledge, information, and belief.							
Date	October 19, 2015	Signature	/s/ Gerald Lee Dominick, Jr.  Gerald Lee Dominick, Jr.  Debtor					
Date	October 19, 2015	Signature	/s/ Jean Marie Dominick  Jean Marie Dominick  Joint Debtor					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 30 of 47

B7 (Official Form 7) (04/13)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Gerald Lee Dominick, Jr. Jean Marie Dominick		Case No.		
		Debtor(s)	Chapter	7	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$23,635.00 2015 YTD: Wife Chemical Light/Windy City Novelties

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 31 of 47

B7 (Official Form 7) (04/13)

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 32 of 47

B7 (Official Form 7) (04/13)

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Law Office of Scott A. Bentley 5435 Bull Valley Road Suite 318 McHenry, IL 60050 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,500.00

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 33 of 47

B7 (Official Form 7) (04/13)

1

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 34 of 47

B7 (Official Form 7) (04/13)

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 35 of 47

B7 (Official Form 7) (04/13)

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 36 of 47

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

# Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 37 of 47

B7 (Official Form 7) (04/13)

8

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 19, 2015	Signature	/s/ Gerald Lee Dominick, Jr.	
		<del></del>	Gerald Lee Dominick, Jr.	
			Debtor	
Date	October 19, 2015	Signature	/s/ Jean Marie Dominick	
			Jean Marie Dominick	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Page 38 of 47 Document

B8 (Form 8) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Gerald Lee Dominick, Jr.  Jean Marie Dominick			Case No.	
	Jean Marie Dominion	Γ	Debtor(s)	Chapter	7
	CHAPTER 7 IND	DIVIDUAL DEBTO	OR'S STATEMENT	OF INTEN	VTION
	A - Debts secured by property of			ted for <b>EAC</b>	<b>H</b> debt which is secured by
Property	property of the estate. Attach ad 7 No. 1	iditional pages il nec	essary.)		
Creditor's Name: KIA Motor Finance		Describe Property Securing Debt: 2012 KIA Optima Location: 2615 Forestwood Drive, McHenry IL 60051			
	will be (check one):				
	Surrendered	■ Retained			
□ F ■ F	ing the property, I intend to (check a Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.C	s. § 522(f)).	
Dronerts	is (check one):				
	Claimed as Exempt		☐ Not claimed as exe	empt	
Property	•		 ]		
Creditor's Name: Quicken Loans		Describe Property Securing Debt: Residence Location: 2615 Forestwood Drive, McHenry IL 60051			
Property	will be (check one):				
	Surrendered	Retained			
□ F	ing the property, I intend to (check a Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.C	. § 522(f)).	
Property	v is (check one):				
	■ Claimed as Exempt □ Not claimed as exempt				
	s - Personal property subject to unexplicational pages if necessary.)	pired leases. (All three	columns of Part B mus	st be complete	ed for each unexpired lease.
Property	/ No. 1				
Lessor's		U		Lease will be U.S.C. § 365	e Assumed pursuant to 11 5(p)(2):

# Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 39 of 47

Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	October 19, 2015	Signature	/s/ Gerald Lee Dominick, Jr.	
		_	Gerald Lee Dominick, Jr.	
			Debtor	
Date	October 19, 2015	Signature	/s/ Jean Marie Dominick	
	_		Jean Marie Dominick	
			Joint Debtor	

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 40 of 47

## United States Bankruptcy Court Northern District of Illinois

In re	Gerald Lee Dominick, Jr.  Jean Marie Dominick		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMP	ENSATION OF ATTOR	RNEY FOR DE	BTOR(S)		
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 compensation paid to me within one year before the fil be rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy,	or agreed to be paid	to me, for services render	ed or to	
	For legal services, I have agreed to accept		\$	1,500.00		
	Prior to the filing of this statement I have received			1,500.00		
	Balance Due		\$	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed com	npensation with any other person	unless they are meml	pers and associates of my	law firm.	
	☐ I have agreed to share the above-disclosed compencopy of the agreement, together with a list of the n				rm. A	
5.	In return for the above-disclosed fee, I have agreed to	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	<ul> <li>a. Analysis of the debtor's financial situation, and rend</li> <li>b. Preparation and filing of any petition, schedules, st.</li> <li>c. Representation of the debtor at the meeting of credit</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applicat 522(f)(2)(A) for avoidance of liens on h</li> </ul>	atement of affairs and plan which tors and confirmation hearing, an reduce to market value; exe ions as needed; preparation	may be required; d any adjourned hea emption planning;	rings thereof;	g of	
5.	By agreement with the debtor(s), the above-disclosed f Representation of the debtors in any d any other adversary proceeding.	ee does not include the following ischargeability actions, judic	service: cial lien avoidanc	es, relief from stay ac	tions or	
		CERTIFICATION				
	I certify that the foregoing is a complete statement of a bankruptcy proceeding.	ny agreement or arrangement for	payment to me for re	presentation of the debtor	r(s) in	
Date	d: October 19, 2015	/s/ Scott A. Bentle	<b>Э</b> у			
		Scott A. Bentley Law Office of Sco	ott A Bentley			
		5435 Bull Valley F				
		McHenry, IL 6005	0			
		815-385-0669 Fa				
		scottbentleylaw@	gmail.com			

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

## Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 42 of 47

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 43 of 47

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

	-,	01 1110111 2 151111	01 11111010	
In re	Gerald Lee Dominick, Jr. Jean Marie Dominick		Case No.	
		Debt	or(s) Chapter	7
			O CONSUMER DEBTOR SANKRUPTCY CODE	R(S)
	I (We), the debtor(s), affirm that I (we) have	Certification o		by § 342(b) of the Bankruptcy
Code.	1 (we), the dester(s), unim that I (we) have	received and read	a the utuened notice, as required	by \$ 5.12(b) of the Building tel
	d Lee Dominick, Jr. Marie Dominick	X	/s/ Gerald Lee Dominick, Jr.	October 19, 2015
Printed	d Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)		X	/s/ Jean Marie Dominick	October 19, 2015
	· · · · · ·	<del>_</del>	Signature of Joint Debtor (if any	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 15-82616 Doc 1 Filed 10/19/15 Entered 10/19/15 11:35:39 Desc Main Document Page 44 of 47

## United States Bankruptcy Court Northern District of Illinois

In re	Geraid Lee Dominick, Jr. Jean Marie Dominick		Case No.		
		Debtor(s)	Chapter	7	
	VERI	IFICATION OF CREDITOR N	MATRIX		
Number of Creditors:				24	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best (our) knowledge.				
Date:	October 19, 2015	/s/ Gerald Lee Dominick, Jr. Gerald Lee Dominick, Jr. Signature of Debtor			
Date:	October 19, 2015	/s/ Jean Marie Dominick Jean Marie Dominick Signature of Debtor			

Alliance One 4850 Street Road Ste 300 Feasterville Trevose, PA 19053

BCA Financial Services Inc. 18001 Old Cutler Road Suite 462 Miami, FL 33157-6437

BMO Harris Bank P.O. Box 4320 Carol Stream, IL 60197-4320

Capital One - Menards P.O. Box 30253 Salt Lake City, UT 84130

Capital One Bank
P.O. Box 30281
Salt Lake City, UT 84130-0281

Certified Services 1733 Washington Street Ste. 201 Waukegan, IL 60085

Comenity - Meijer
P.O. Box 659823
San Antonio, TX 78265-9123

Comenity Bank - Meijer Mastercard P.O. Box 182789 Columbus, OH 43218

Condell Hospital Medical Center 801 S. Milwaukee Avenue Libertyville, IL 60048

Four Seasons - VISA 800 Walnut Street Des Moines, IA 50309

Groot Industries, Inc. P.O. Box 1325 Elk Grove Village, IL 60009-1325 KIA Motor Finance 10550 Talbert Avenue P.O. Box 20835 Fountain Valley, CA 92708-0835

Quicken Loans 1050 Woodward Avenue Detroit, MI 48226

Retina Consultants Ltd. 2454 E. Dempster Ste. 400 Des Plaines, IL 60016-5320

Smile Center of Dr. Yong 714 S. Butterfield Road Mundelein, IL 60060

SYNCB - BP Visa P.O. Box 965024 Orlando, FL 32896-5015

SYNCB - Walmart P.O. Box 965024 Orlando, FL 32896-5024

Synchrony Bank - Ashley Furniture P.O. Box 965036 Orlando, FL 32896

Synchrony Bank - Care Credit P.O. Box 960061 Orlando, FL 32896-0061

Synchrony Bank - Care Credit P.O. Box 965036 Orlando, FL 32896

Synchrony Bank - Home Design P.O. Box 965036 Orlando, FL 32896

TD Bank USA - Target 3701 Wayzata Boulevard #M56C Minneapolis, MN 55416-3401 TD Bank USA - Target P.O. Box 660170 Dallas, TX 75266-0170

Walmart/Synchrony Bank P.O. Box 530297 Atlanta, GA 30353-0927